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Docket No.: 36287-02601
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S.E.
11-1-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: LARDY, et al.
Serial No.: 09/671,783
Filing Date: September 27, 2000
Title: METHOD AND SYSTEM FOR DETERMINING A COMPANY'S
PROBABILITY OF NO DEFAULT
Paper Filed: Response to Election/Restriction Requirement

CERTIFICATE OF MAILING

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Commissioner for Patents
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Teresita Santos
Teresita Santos

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PATENT
Docket No.: 36287-00900

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : LARDY et al.
Serial No. : 09/671,783 Group Art Unit : 3627
Filed : September 27, 2000 Examiner : Gort, Elaine
For : ***METHOD AND SYSTEM FOR DETERMINING A COMPANY'S
PROBABILITY OF NO-DEFAULT***

RESPONSE TO ELECTION/RESTRICTION REQUIREMENT

Mail Stop Non-Fee Amendment
COMMISSIONER FOR PATENTS
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Examiner's Election/Restriction Requirement dated August 29, 2003, and the Notice of Non-Compliant Amendment dated October 16, 2003, Applicants hereby submit this response.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments section begins on page 10 of this paper.

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